

PATENT APPLICATION TRANSMITTAL LETTER

EXPRESS MAIL NO. EL 146842685

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventors: PALTENGHE, Cris T. et al.

Title: Virtual Wallet System

Enclosed are:

28 Sheets of Specification, including 2 sheets of claims and an Abstract
Twelve (12) Sheets of Drawings (Figures 1-12)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

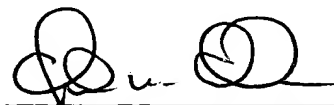
CLAIMS AS FILED			
	Number Filed/Paid For	Number Extra	Rate
BASIC FEE	-----		\$790
TOTAL CLAIMS	13-20	0	\$22
INDEPENDENT CLAIMS	1-3	0	\$82
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$270
FEE TOTAL			\$790

Enclosed is a check in the amount of \$790 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 16-1435. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

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Dated: 11/12/98



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JC540 U.S. PTO
09/190993
11/12/98

EXPRESS MAIL CERTIFICATE

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Express Mail" mailing label number: EL 146 842 685 US

Date of Deposit : November 12, 1998

Type of Document(s) : Patent Application Transmittal
Letter;
Transmittal of Application Under 37
CFR 1.41(c);
28 Sheets of Specification,
including 2 sheets of claims and
an Abstract;
Twelve (12) pages of informal
drawings;
Check in the amount of \$790 (filing
fee); and
Return Postcard

Serial No. : Unassigned

Filing Date : Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Debra C. Jones (signature)
Debra C. Jones

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : PALTENGHE, Cris T. et al.
Serial No. : To be Assigned
Filing Date : Transmitted Herewith
For : Virtual Wallet System

Assistant Commissioner for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants Cris T. Paltenghe, Alnoor B. Mamdani, Charles Golvin, Henry Lichstein, David Solo, Jack Pan and Melvin M. Takata whose addresses and citizenships are as follows:

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Applicants claim the benefit, under 35 USC § 119, of US provisional application serial number 60/065,291 filed November 11, 1997 and serial number 60/081,748 filed April 14, 1998.

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Respectfully submitted,



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